

Wiz Senti[™]: Financial Crime Control

A Comprehensive AML, Fraud Prevention
and Case Management Solution.



Wolters Kluwer
Financial Services

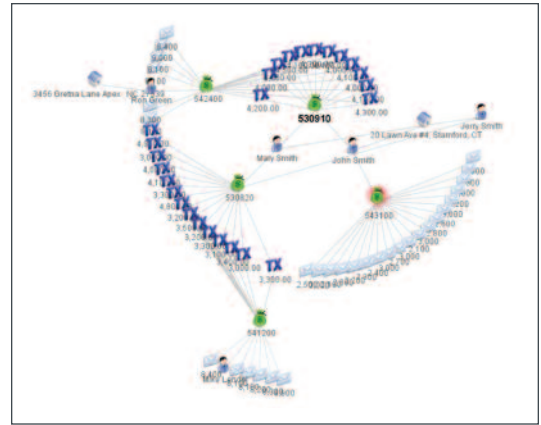
Comprehensive Financial Crime Control

The potential for financial crime against your institution is higher today than at any time in our history. Managing separate costs, complexities and controls of AML compliance and Anti-Fraud risk mitigation operations can tax valuable resources and present numerous gaps in which threats can hide. The Wiz Senti: Financial Crime Control solution has been developed to provide a comprehensive real-time monitoring of your organization and its risks, presenting only real threats as they arise and providing the ability to address those risks in the most efficient manner. The system provides end-to-end monitoring of all data and behavioral activity and identifies when suspicious activities are occurring, subsequently facilitating the dispensation of alerts through a single, easy to use investigation and reporting tool set.

For financial institutions, every customer, every employee, and every transaction represent potential exposure. You need to be alert to stolen and exchanged identities, systematic money laundering, insider collusion, wire and ATM fraud, information leakage and much more. Clearly, without an appropriate financial crime prevention strategy, your reputation, your customers' finances and your bottom line profitability are increasingly imperiled.

The Wiz Senti: Financial Crime Control solution seamlessly collects, sifts and archives all routine data traffic. By continuously applying its sophisticated set of "financial crime rules" to each data event, the system identifies unusual activity and behavior in real-time. When these conditions are met, an alert is generated, scored and escalated to the analyst. The analyst is immediately empowered to investigate these complex criminal interactions to considerable depth and pinpoint accuracy using the system's relationship-mapping capabilities, case center manager and screen-by-screen reconstruction and playback facilities.

Wiz Senti's real-time behavior abnormality detection capabilities are unique in the marketplace. By identifying the faintest precursor signals that indicate a financial crime in its infant stages, Wiz Senti enables immediate intervention, systems access lock-down and the timely prevention of the crime before it matures to a significant compliance exposure or a financial loss.



Wiz Senti: Financial Crime Control drives investigative direction, depth and focus by empowering the analyst to dynamically map all suspicious entity associations, interactions and relationships within the data.



Wiz Senti: Financial Crime Control ensures potential colluders have nowhere to hide through its on-demand screen reconstruction facility demonstrating the crime in motion, keystroke by incriminating keystroke.

Wiz Sentri: Financial Crime Control empowers its customers with these mission critical benefits:

Proactive Insight into Operational and Compliance Risk Factors

- Measured profiling and alerting based on behaviors that lead up to suspicious events
- Holistic view of incidents and entities that may be affected
- Central source of information that can easily provide reports, alerts and searching
- Large repository of profiling and patterns; frequently updated rules to keep you ahead of new threats
- Layer of business intelligence logic that provides meaningful information for the line of business

Strategic and Tactical Insight

- Dashboard interface for 360° view of threats by type, volume and velocity
- Strategic view of financial crime enabled through reports library and bespoke report building engine

Investigative Efficiency, Depth and Breadth

- Automated similar entity and event clustering and alert de-duplication
- Automated scoring and prioritization of real-time alerts
- The intelligent case manager ensures related events increase "alert" priority and score
- Data is fully processed at collection to enable easy, instant drill-down query and free text search capabilities
- Inter-entity relationship-mapping generated on demand to facilitate investigator appreciation of the depth, breadth and scope of criminal activity



Organizational Synergy, Suitability and Scalability

- Behavior patterns modeled on internal workflow, best practice and actual operational data to ensure hyper-sensitivity and accuracy of the system's detection and identification capabilities
- Growth in monitored population simply requires additional data storage capacity
- Growth in monitoring scope simply requires additional rules that are easy to add, test and apply

Reliability and Security

- System self-checks for component and workflow critical failures
- All data is encrypted and digitally signed for evidentiary purposes
- Highly customizable access and investigative permission rights by alert type, data viewed, etc.

Highly Compatible Technology

- Minimal and rapid integration
- NO changes required to existing software or hardware
- NO effect on existing network performance
- Data source agnostic; capable of monitoring HTTP, Legacy and JDBC compliant databases

Wiz Sentri™: Financial Crime Control

The most effective form of financial crime defense is proactive not reactive; to actively look for, identify and neutralize the threat everywhere and anywhere it may be found.

Wiz Sentri: Financial Crime Control provides the technical firepower to protect your organization against money laundering and all forms of fraudulent attack.

In addition to the *Wiz Sentri: Financial Crime Control* platform, our solutions include a comprehensive set of CIP/CDD/EDD solutions and Consulting Services.

CIP/CDD/EDD solutions

Wiz Sentri: RiskID and our *Wiz Sentri: Advanced Intelligence Suite* strengthen your AML and Anti-Fraud programs by: screening new and existing customers against lists of high risk individuals and organizations, applying risk ratings to customer accounts and spotlighting potential identify theft. These solutions assist your team to more efficiently and cost effectively identify high risk account holders, maintain compliance with BSA and FACTA Red Flags requirements and ultimately, protect your institution from financial crime.

Consulting Services

More than 50 years of AML and fraud prevention experience and an established network of former bankers, examiners, and lawyers are at your service to help lock financial crime out of your institution. Working with your team and your existing risk assessment or one that we help you develop, we'll gauge the effectiveness of each aspect of your financial crime program, providing actionable improvement suggestions. More than 14,000 financial services organizations, from the smallest community banks and credit unions to the largest institutions in the country, currently work with us to help address their compliance and operational risk management issues. Let our experts help you today.

The **Wiz Sentri: Financial Crime Control** solution is module-based and highly-configurable to efficiently meet the varying challenges faced by institutions of all sizes. The Financial Crime Control platform is composed of the data collection system, the rules engine, the forensic archive, and the Wiz Sentri: Financial Crime Investigation Center. With new modules under continuous development – the currently available modules include:

- Internal Fraud
- AML Suspicious Activity Detection & SAR Filing
- Check Fraud / Kiting
- Wire / ACH
- Online Banking
- Red Flags / ID Theft

More Information

For more information on these and other risk and compliance solutions, please call 1-800-261-3111 or visit our website at www.pciwiz.com.

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